

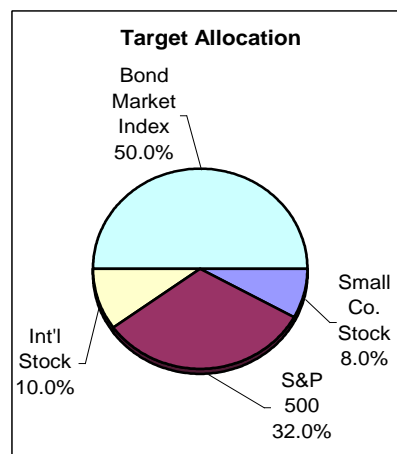
MODERATE PREMIXED FUND

As of December 31, 2010

Investment

Objective:

Through a combination of 50% fixed income investments and 50% stocks, this Fund is designed to provide a diversified balanced strategy with investments split evenly between equities with their higher expected rates of return and volatility and fixed income investments with their lower expected rates of return and volatility.



Investment Style:

The Fund consists of a mixture of some of the other investment choices available in the Plans. The target allocation for this Fund is shown in the pie chart at the right.

Performance

Thru 12/31/10:

	<u>Fund*</u>	<u>Barclays Aggregate</u>	<u>S&P 500 Index</u>	<u>Russell 2000 Stock Index</u>	<u>MSCI ACWI Ex-US</u>
One Year	12.1%	6.5%	15.1%	26.9%	11.2%
Three Years	3.3	5.9	-2.9	2.2	-5.0
Five Years	5.6	5.8	2.3	4.5	4.8

*Time-weighted rates of return, net of investment fees.

Target Allocation:

	<u>Targets</u>	<u>Holdings</u>
S&P 500 Stock Index Fund	32.0%	32.3%
Small Company Stock Fund	8.0	8.5
International Stock Index Fund	10.0	10.9
Bond Market Index Fund	50.0	48.3

Portfolio Analysis:

Portfolio Assets \$438.6 M

For additional information, please refer to the fact sheets on the individual funds: S&P 500 Stock Index Fund, Small Company Stock Fund, International Stock Index Fund, Bond Market Index Fund and Money Market Fund,

Manager:

S&P 500 Stock Index Fund, Bond Market Index Fund, and International Stock Index Fund managed by BlackRock, Inc., Small Company Stock Fund by Dimensional Fund Advisors, and Money Market Fund by State Street Global Advisors.

Annual

Investment Fee:

Approximately 0.09%